



Order Filed on September 16, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Movant BANK OF AMERICA, N.A.
In Re: Praveen K. Andapally, Debtor.

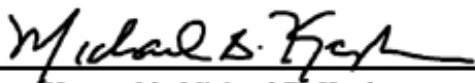
Case No.: 19-10108 MBK
Adv. No.:
Hearing Date: 3/13/19 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: September 16, 2019



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Praveen K. Andapally

Case No.: 19-10108 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor BANK OF AMERICA, N.A., holder of a mortgage on real property located at 6 Richard Road, Edison, NJ, 08820, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Harrison Ross Byck, Esquire, attorney for Debtor, Praveen K. Andapally, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** Secured Creditor's claim will be paid off in full through Debtor's Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the total amount to be paid to Secured Creditor through Debtor's Chapter 13 plan with interest is \$685,782.60; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court by filing a certification of default; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that upon successful completion of said payments and any additional amounts that may become due under the terms of this order and receipt of a discharge in this Chapter 13 proceeding, this lien shall be released and extinguished; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor, shall file a release of the lien with the recorder of deeds in Cumberland County for the underlying mortgage within 30 days of the completion of the plan payments, repayment of outstanding escrow advances, and receipt of discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event Secured Creditor fails to discharge the mortgage within the prescribed period, the Debtor and/or Debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

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Debtors: Praveen K. Andapally

Case No.: 19-10108 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Praveen K Andapally
Debtor

Case No. 19-10108-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db +Praveen K Andapally, 6 Richard Road, Edison, NJ 08820-3028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Amy Forman on behalf of Creditor Green Hollow Condominium Association
collections@theassociationlawyers.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Harrison Ross Byck on behalf of Debtor Praveen K Andapally lawfirm@kasuribyck.com,
kasuribyck@ecf.courtdrive.com;financial@kasuribyck.com
Maria Cozzini on behalf of Creditor Carrington Mortgage Services, LLC as servicer for Bank
of America, N.A. mcozzini@sternlav.com
Maria Cozzini on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC mcozzini@sternlav.com
Melissa N. Licker on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business
as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT
NJ_ECF_Notices@mccalla.com
Phillip Andrew Raymond on behalf of Creditor Fay Servicing, LLC, as servicer for Wilmington
Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity,
but solely as trustee for BCAT 2015-14BTT phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10